

Information to identify the case:

Debtor 1

David V. Angelo

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8091

EIN --

Debtor 2

Lisa M. Laiacona

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7832

EIN --

United States Bankruptcy Court District of New Jersey

Case number: **20-12283-CMG**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David V. Angelo

Lisa M. Laiacona

5/15/25

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David V. Angelo
Lisa M. Laiacona
Debtors

Case No. 20-12283-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 15, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ David V. Angelo, Lisa M. Laiacona, 14 Venetian Court, Toms River, NJ 08753-6252
518707741	American Express, c/o Anthony J. Migliaccio, Jr., Esq., 500 North Franklin Turnpike, Marlboro, NJ 07746
518707748	Baron Emergency Physicians, c/o Phoenix Financial Services, LLC, PO Box 361450, Indianapolis, IN 46236-1450
518707761	+ KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518707764	Macys, PO Box 6218, Mason, OH 45040

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 15 2025 21:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 15 2025 21:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518728248	+ EDI: PHINAMERI.COM	May 16 2025 00:51:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
519025920	+ EDI: PHINAMERI.COM	May 16 2025 00:51:00	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
518707736	+ EDI: WFNNB.COM	May 16 2025 00:51:00	ADS, PO Box 182789, Columbus, OH 43218-2789
518707738	+ EDI: WFNNB.COM	May 16 2025 00:51:00	ADS/Comenity/NY&CO, PO Box 182789, Columbus, OH 43218-2789
518731194	EDI: PHINAMERI.COM	May 16 2025 00:51:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518707743	Email/Text: collectors@arresourcesinc.com	May 15 2025 21:07:00	AR Resources, 1777 Sentry Parkway West, Blue Bell, PA 19422
518802975	EDI: GMACFS.COM	May 16 2025 00:51:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
518707739	+ EDI: GMACFS.COM	May 16 2025 00:51:00	Ally Smart Lease, PO Box 8138, Cockeysville, MD 21030-8138
518707742	+ Email/PDF: bncnotices@becket-lee.com	May 15 2025 21:10:29	American Express, Global Collections & Strategy Legal Grp, 200 Vesey Street, Mail Code 01-43-03, New York, NY 10285-1000
518707740	+ Email/PDF: bncnotices@becket-lee.com	May 15 2025 21:23:50	American Express, c/o Anthony J. Migliaccio, Jr.

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			Esq, 500 North Franklin Turnpike, Ramsey, NJ 07446-1177
518745133	Email/PDF: bncnotices@becket-lee.com	May 15 2025 21:23:42	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518707744	+ EDI: BANKAMER	May 16 2025 00:51:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518721442	+ EDI: BANKAMER2	May 16 2025 00:51:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518788756	+ EDI: PRA.COM	May 16 2025 00:51:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518707749	+ EDI: CAPITALONE.COM	May 16 2025 00:51:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518766688	Email/PDF: bncnotices@becket-lee.com	May 15 2025 21:10:59	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518785199	+ Email/Text: bankruptcy@cavps.com	May 15 2025 21:09:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518707750	^ MEBN	May 15 2025 21:01:28	Cavalry SPV, LLC as assignee of Citibank, c/o Apothaker Scian, PC, 520 Fellowship Road, Suite 3063, Mount Laurel, NJ 08054-3407
518707751	+ EDI: JPMORGANCHASE	May 16 2025 00:51:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
518808503	EDI: CITICORP	May 16 2025 00:51:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518707753	EDI: WFNNB.COM	May 16 2025 00:51:00	Comenity -Boscov's, c/o Comenity Capital Bank, PO Box 183003, Suite 200, Columbus, OH 43218-3003
518707754	+ EDI: WFNNB.COM	May 16 2025 00:51:00	Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
518808508	EDI: Q3G.COM	May 16 2025 00:51:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518707755	+ Email/Text: signed.order@pfwattorneys.com	May 15 2025 21:06:00	Discover, c/o Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
518725528	EDI: DISCOVER	May 16 2025 00:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518707756	+ Email/Text: bankruptcy@onlineis.com	May 15 2025 21:09:00	Edison Imaging Associates, c/o Online Collections, PO Box 1489, Winterville, NC 28590-1489
518707760	EDI: PHINAMERI.COM	May 16 2025 00:51:00	GM Financial, PO Box 1617, #3500, Minneapolis, MN 55440-1617
518707759	+ EDI: SYNC	May 16 2025 00:51:00	Gap Visa/Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
518793316	EDI: JEFFERSONCAP.COM	May 16 2025 00:51:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518758633	+ Email/Text: RASEBN@raslg.com	May 15 2025 21:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518707762	+ EDI: CAPITALONE.COM	May 16 2025 00:51:00	Kohl's, PO Box 3115, Milwaukee, WI 53201-3115
518718206	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 21:23:48	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518808592	Email/Text: camanagement@mtb.com	May 15 2025 21:08:00	M&T Bank, PO Box 840, Buffalo, NY 14240

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518707763	+ Email/Text: camanagement@mtb.com	May 15 2025 21:08:00	M&T Bank, PO. Box 619063, Dallas, TX 75261-9063
518707765	^ MEBN	May 15 2025 21:00:35	Mercantile, 165 Lawrence Bell Drive, Suite 100, Buffalo, NY 14221-7900
518707766	^ MEBN	May 15 2025 21:00:36	Mercantile Adjustment Bureau, 165 Lawrence Bell Dr. Ste 100, Buffalo, NY 14221-7900
518781805	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 21:08:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518707769	+ Email/Text: bankruptcydpt@mcmcg.com	May 15 2025 21:08:00	Midland Credit Management, Inc., PO Box 2121, Warren, MI 48090-2121
518707770	+ Email/Text: Bankruptcies@nragroup.com	May 15 2025 21:09:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
518707771	+ Email/Text: commonwealth@ebn.phinsolutions.com	May 15 2025 21:06:00	Ocean Medical Center, C/O Commonwealth Financial Systems, 245 Main Street, Dickson City, PA 18519-1641
518799686	Email/Text: perituspendrick@perituservices.com	May 15 2025 21:06:00	Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518771253	EDI: PRA.COM	May 16 2025 00:51:00	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
518773879	EDI: Q3G.COM	May 16 2025 00:51:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518707774	+ EDI: SYNC	May 16 2025 00:51:00	SYNCB/JCPenney, PO Box 965007, Orlando, FL 32896-5007
518707775	+ EDI: SYNC	May 16 2025 00:51:00	SYNCB/Old Navy, PO Box 965005, Orlando, FL 32896-5005
518707776	+ EDI: SYNC	May 16 2025 00:51:00	SYNCB/Toysrus, PO Box 965005, Orlando, FL 32896-5005
518707772	+ EDI: CITICORP	May 16 2025 00:51:00	Sears / CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
518707773	+ EDI: CITICORP	May 16 2025 00:51:00	Staples-/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518709980	^ MEBN	May 15 2025 21:02:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518707777	EDI: SYNC	May 16 2025 00:51:00	Synchrony Bank/JC Penney, PO Box 960090, Orlando, FL 32896-0090
518738278	+ Email/Text: bncmail@w-legal.com	May 15 2025 21:08:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518707779	+ EDI: WTRRN BANK.COM	May 16 2025 00:51:00	TD Bank/Target, PO. Box 673, Minneapolis, MN 55440-0673
518707778	EDI: WTRRN BANK.COM	May 16 2025 00:51:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
518707780	+ EDI: CITICORP	May 16 2025 00:51:00	The Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
518707781	+ EDI: CITICORP	May 16 2025 00:51:00	Universal Card/Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
518707782	EDI: WFNNB.COM	May 16 2025 00:51:00	Victoria's Secret/Comenity, PO Box 659728, San Antonio, TX 78265-9728

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518707737	*+	ADS, PO Box 182789, Columbus, OH 43218-2789
518745134	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518755868	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518707745	*+	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518707746	*+	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518707747	*+	Bank of America, PO Box 982238, El Paso, TX 79998-2238
518707752	*+	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
518707758	*	ERC, PO Box 23870, Jacksonville, FL 32241-3870
518707767	*	Mercantile Adjustment Bureau, 165 Lawrence Bell Dr. Ste 100, Buffalo, NY 14221-7900
518707768	*	Mercantile Adjustment Bureau, 165 Lawrence Bell Dr. Ste 100, Buffalo, NY 14221-7900
518707757	##	ERC, PO Box 23870, Jacksonville, FL 32241-3870

TOTAL: 0 Undeliverable, 10 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eugene D. Roth	on behalf of Debtor David V. Angelo erotesq@gmail.com
Eugene D. Roth	on behalf of Joint Debtor Lisa M. Laiacona erotesq@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5